

Amendments to the Specification:

Please amend Paragraph 38 to read:

--As defined in Webster's Dictionary, an "interest" is ~~a~~ "money paid for the use of money". However, the term "interest" or more specifically "account interest" can be defined with respect to the present invention as to be inclusive of the following; ~~"money paid for the use of an amount that is not legal tender", "an amount that is not legal tender paid for the use of money", and "an amount that is not legal tender paid for the use of an amount that is not legal tender".~~ The context of the term "use" is applicable to ~~money or~~ an amount that is not legal tender that has been either saved or spent corresponding to a customer account. ~~, deposited or withdrawn, etc.~~--